

Command daily training and contingency requirements in fiscal year 2017, and such aircraft shall not be required to deploy in the normal rotation of C-130 H units. The Secretary shall provide such personnel as required to maintain and operate the aircraft.

Mr. TILLIS. Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. REED. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

AMENDMENT NO. 1494 TO AMENDMENT NO. 1463

Mr. REED. Mr. President, I ask unanimous consent that the pending amendment be set aside and, on behalf of Senator SHAHEEN, call up amendment No. 1494.

The PRESIDING OFFICER. Without objection, it is so ordered.

The clerk will report.

The bill clerk read as follows:

The Senator from Rhode Island [Mr. REED], for Mrs. SHAHEEN, proposes an amendment numbered 1494 to amendment No. 1463.

Mr. REED. Mr. President, I ask unanimous consent that the reading of the amendment be dispensed with.

The PRESIDING OFFICER. Without objection, it is so ordered.

The amendment is as follows:

(Purpose: To revise the definition of spouse for purposes of veterans benefits in recognition of new State definitions of spouse)

At the end of subtitle G of title X, add the following:

**SEC. 1085. DEFINITION OF SPOUSE FOR PURPOSES OF VETERANS BENEFITS TO REFLECT NEW STATE DEFINITIONS OF SPOUSE.**

(a) SPOUSE DEFINED.—Section 101 of title 38, United States Code, is amended—

(1) in paragraph (3), by striking “of the opposite sex”; and

(2) by striking paragraph (31) and inserting the following new paragraph:

“(31)(A) An individual shall be considered a ‘spouse’ if—

“(i) the marriage of the individual is valid in the State in which the marriage was entered into; or

“(ii) in the case of a marriage entered into outside any State—

“(I) the marriage of the individual is valid in the place in which the marriage was entered into; and

“(II) the marriage could have been entered into in a State.

“(B) In this paragraph, the term ‘State’ has the meaning given that term in paragraph (20), except that the term also includes the Commonwealth of the Northern Mariana Islands.”.

(b) MARRIAGE DETERMINATION.—Section 103(c) of such title is amended by striking “according to” and all that follows through the period at the end and inserting “in accordance with section 101(31) of this title.”.

Mr. REED. Mr. President, I ask unanimous consent that in order to maintain the practice of alternating between Republican and Democratic amendments, that the Shaheen amendment be considered as having been offered prior to the Tillis amendment.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. REED. Mr. President, I ask unanimous consent to add Senator MURPHY, Senator MARKEY, Senator CASEY, Senator MURRAY, and Senator FRANKEN as cosponsors of the Reed amendment No. 1521 to H.R. 1735.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. REED. Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. REED. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. REED. Mr. President, if I may take this opportunity to urge all of my colleagues to submit whatever amendments they may have to the underlying legislation as quickly as possible. We have made some progress today, and we want to continue to make progress in terms of offering the amendments as well as setting up votes so we can continue to move the legislation along. That would require that we get, as quickly as possible, all of the possible amendments from both sides.

I particularly want to ask that my Democratic colleagues do so and that they also be prepared if they wish to comment and speak on the amendments if called upon to do so or at their convenience. I hope that advice will be followed.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. TILLIS. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### MORNING BUSINESS

Mr. TILLIS. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business, with Senators permitted to speak for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### ORDER OF BUSINESS

Mr. TILLIS. Mr. President, on behalf of the leader, I have also been asked to announce that there will be no rollcall votes this evening.

The PRESIDING OFFICER. The Senator from Tennessee.

#### THE COST OF HIGHER EDUCATION

Mr. ALEXANDER. Mr. President, I thank the managers of the bill for allowing me a few minutes to report on a very interesting hearing we had this morning before our Senate education committee. It is a different subject

than the one on the floor right now, but it is one that both Senator REED and Senator MCCAIN have been interested in over time. It has to do with whether 22 million undergraduate students in America can afford to go to college and whether millions more high school students can look forward to going to college, and then we have millions more in graduate school who are continuing their education.

This affects our country as vitally as any subject, and I thought I would report to the full Senate and to the American people on the excellent, bipartisan hearing we had. This was the fourth hearing we have had in Congress on the reauthorization of the Higher Education Act. Our committee has already come to an agreement on a bill to fix No Child Left Behind that includes continuing important measurements of how we measure the progress of students in schools in America and then restore to States the responsibility for figuring out what to do about that.

We have 22 members on our committee, and we represent as much diversity of opinion in the Senate as exists, which is a lot of diversity of opinion. Yet, our work on fixing No Child Left Behind was unanimous.

Our next step will be to reauthorize the Higher Education Act that affects more than 6,000 colleges and universities in America. I am working with Senator MURRAY, the Senator from Washington, who is the ranking Democrat on the committee, and we hope to have that bill ready for the committee's consideration in early September.

The question before us this morning was, Can you afford to pay for college? I believe the answer for most Americans is yes, and for millions of Americans 2 years of college is free. It is never easy to pay for college, but it is easier than many think, and it is unfair and untrue to make students think they can't afford college. We should stop telling students they can't afford college.

Four weeks ago, I spoke at the graduation of 800 students from Walters State Community College in Morristown, TN. Half of those students were low income. Their 2 years of college was free or mostly free because taxpayers provided them a Federal Pell grant of up to \$5,700 for low-income students and the average community college tuition in the country is about \$3,300. So for the nearly 4 out of 10 undergraduate students in our country who attend roughly 1,000 2-year institutions, college is affordable. That is especially true in Tennessee, where our State has made community college free for every student who graduates from high school.

In addition to that 40 percent of students who attend the 2-year colleges, another 38 percent of undergraduate students go to public 4-year colleges and universities where the average tuition is about \$9,000. For example, at the University of Tennessee, Knoxville,

one-third of the students have a Federal Pell grant to help pay for their tuition, and 98 percent—virtually all—of the instate freshmen have a State HOPE Scholarship, which provides up to \$3,500 annually for freshmen and sophomores and up to \$4,500 for juniors and seniors. So for most students, 4 years at a public university is affordable, and these include some of the best colleges and universities in the world.

What about the 15 percent of students who go to private universities where the average tuition is \$31,000? Well, I will give an example of one of those universities. I had dinner this week with Jack DeGioia, the president of Georgetown University. He told me that the cost at Georgetown is about \$60,000 annually. Here is how they deal with that.

He said: First, we determine what a family can afford to pay. Then we ask students to borrow \$17,000 over 4 years from the Federal Government, to which they are entitled. Then we ask the student to work for 10 to 15 hours under our work-study program.

President DeGioia said: Then we pay the rest of the \$60,000, which costs Georgetown University about \$100 million a year.

He said that 21 other private universities that work together on financial aid policies have about a similar policy. He also said that Harvard, Yale, Stanford, and Princeton are even more generous. So even these so-called elite universities may be affordable for students in America.

Finally, another 9 percent of students will go to for-profit colleges where tuition averages about \$15,000 a year.

Despite all of this, let's say your family is still short on money to pay for college. Well, taxpayers will loan you money on generous terms. We hear a lot about student loans. These are some of the questions being asked: Are taxpayers being generous enough? Some Senators say we need to be more generous. Is borrowing for college a good investment? Are students borrowing too much? One way to answer these questions is to compare student loans to automobile loans.

When I was 25 years old, I bought my first car. It was a Ford Mustang. The bank made my father cosign the loan because I had no assets and no credit rating. It made me mad, but I had to do it. I had to put up the car's collateral and I had to pay off the loan in 3 years.

Compare that to your opportunity if you are an undergraduate student today. You are entitled to borrow \$5,000 or \$6,000 from the taxpayers each year. It doesn't matter what your credit rating is, you don't need collateral, and the fixed interest rate for your loan is 4.29 percent this year.

It gets better. When you pay your loan back, you don't have to pay more than 10 percent of your disposable income each year, and if that rate of pay-off doesn't pay it off in 20 years, the loan is forgiven.

The next question I hear is, Is your student loan a better investment than your car loan? Well, cars depreciate the minute you drive them off the lot. The College Board estimates that a 4-year degree will increase your earnings by \$1 million on average over your lifetime.

A third question I hear is, Is there too much student borrowing? The average debt of a graduate from a 4-year institution is about \$27,000 or about the same amount as the average new car loan. About 8 million undergraduate students will borrow about \$100 billion in Federal loans next year. The total amount of outstanding student loans is \$1.2 trillion. That is a lot of money, but the total amount of outstanding auto loan debt in the United States is \$950 billion. I don't hear anyone complaining that the economy is about to crash because we have nearly \$1 trillion worth of auto loans, nor do I hear that taxpayers should do more to help borrowers pay off their auto loans.

You might ask: What about all of those students with over \$100,000 in student loan debt we hear about? The answer is that student loan debt of over \$100,000 make up only 4 percent of student loans, and 90 percent of those are doctors, lawyers, business men and women, and others who have earned graduate degrees.

Nevertheless, it is true that college costs have been rising and that a growing number of students are having trouble paying back their debts. According to the U.S. Department of Education, about 7 million or 17 percent of Federal student loan borrowers are in default, meaning they have not made a payment in at least 9 months. The total amount of loans currently in default is \$106 billion or about 9 percent of the total outstanding balance of Federal student loans. The Department says that most of these loans get paid back to the taxpayer one way or another.

The purpose of our hearing this morning was to find ways to keep the cost of college affordable and to discourage students from borrowing more than they can pay back. Here are five steps the Federal Government can take to accomplish that:

No. 1, stop discouraging colleges from counseling students about how much they should borrow. The Federal law and regulations actually prevent colleges from requiring financial counseling for students, even those clearly at risk for default who may be overborrowing.

At a March 2014 hearing before our committee, we heard from two financial aid directors who said that there was no good reason for this. One said:

Institutions are not allowed to require additional counseling for disbursement. We can offer it, but we're not allowed to require it. And without the ability to require it, there's no teeth in it.

No. 2, help students save money by graduating sooner—for example, our bipartisan FAST Act that Senators ISAK-

SON, BURR, and I on this side of the aisle and Senators BENNETT, CORY BOOKER, and ANGUS KING on that side of the aisle have sponsored, would make Pell grants available year-round to students so they can complete their degrees more quickly and start earning money more rapidly with their increased knowledge and skills.

No. 3, make it simpler to pay off student loans. There are nine different ways to pay off student loans. The Federal Government offers very generous repayment options. One allows you to pay 10 percent of your disposable income every year, and if that doesn't pay it off after 20 years, the loan is forgiven. Last week, I met a college president from Tennessee who said he spent 9 months trying to help his daughter pay off her student loan, and he needed the help of a financial aid officer.

We have legislation introduced by Senator BURR and Senator KING and sponsored by others, as well as those of us I just mentioned, to simplify the application and the repayment options for Federal student loans.

No. 4, allow colleges to share in the risk of lending to students. If colleges have skin in the game—a concept that Senator REED of Rhode Island and I with others have suggested should be seriously explored—it could provide an incentive to colleges to keep costs down and ensure students borrow no more than they can pay back. Senator DURBIN and Senator WARREN have also worked with Senator REED on introducing legislation on this subject.

No. 5, point the finger at ourselves. Congress is the culprit for the high cost of tuition across this country more than many Members of Congress would like to admit. The main reason State aid to public universities is down is the imposition of Washington Medicaid mandates and a requirement that States maintain their level of spending on Medicaid.

For example, in the 1980s when I was the Governor of Tennessee, Medicaid was 8 percent of our State budget and the State was paying 70 percent of the cost to go to the University of Tennessee. Today, Medicaid is 30 percent of Tennessee's State budget and the State is paying roughly 30 percent of the cost to go to the University of Tennessee.

It is pretty simple. Lower State support has caused higher tuitions, and the decrease in State support, in my opinion, is mainly because the Federal Government's Medicaid mandates have made the Medicaid Program so expensive while tying the hands of States so much that Governors have to take money from higher education and direct it toward Medicaid; therefore, tuition is up.

That isn't the only thing the Federal Government does to cause the cost of college to go up. A couple of years ago, four of us on the education committee—Senators MIKULSKI and BENNETT, Democrats; and Senator BURR and I, Republicans—invited a group of distinguished educators to do a study of

the cost of Federal regulations on the over 6,000 higher education institutions. The group did an excellent job and came back with 59 specific recommendations about how to simplify the Federal regulation of colleges and universities, saving money, saving time. Time and money that would be better spent on education.

Chancellor Zeppos of Vanderbilt University and Chancellor Kirwan of the University System of Maryland were the two leading this project. Chancellor Zeppos described the Federal regulation of higher education as having ensnared colleges in a jungle of red tape.

Chancellor Zeppos took another step: He hired the Boston Consulting Group to tell Vanderbilt University how much Federal regulation of colleges and universities cost Vanderbilt during the year 2014. The answer was \$150 million in order to comply with well-intentioned rules and regulations from the Federal Government.

What does that have to do with tuition? Well, spread that out among Vanderbilt students, and it equates to \$11,000 in additional tuition for each of Vanderbilt's students. Mr. President, \$11,000 per student is \$2,000 more than the average tuition at State universities across this country. That is the average tuition for institutions like the University of Georgia, the University of Tennessee, and the University of Florida. So the Federal Government, through its Medicaid mandates and excessive regulation of colleges and universities, is driving up tuition and increasing college costs and discouraging students from going to college.

We should take steps to make college more affordable, but we should also cancel the rhetoric that is misleading and causes many students and families to believe they cannot afford college. It is untrue and unfair to say this. It is untrue because if you are a low-income community college student, your education may be free or nearly free thanks to a Federal Pell grant. And 38 percent of our college students attend those 2-year schools.

If you are an in-state low-income student at the University of Tennessee, Knoxville, between a Pell grant and a HOPE Scholarship, you have already covered 75 percent of your tuition and fees. That is the opportunity for another 40 percent of our students who attend public universities.

Even at elite, private universities, if you are willing to borrow \$4,500 a year and work 10 to 15 hours a week, many of these universities will help pay the amount your family isn't able to pay, so you can afford what would appear to be an insurmountable sticker price of \$50,000 or \$60,000.

If you still need to borrow money in order to help pay for a 4-year degree, your average debt is going to be roughly equal to an average, new car loan, and your college loan is a better investment than your car loan. Student loans are also a better investment for

our country. As Dr. Anthony Carnevale of Georgetown University says, without major changes, the American economy will fall short of 5 million workers with postsecondary degrees by 2020.

So I urge my colleagues to follow the Senate education committee. The Committee is well on our way to preparing legislation that we hope to have ready for the full Senate early in the fall to reauthorize the higher education system in America.

We hope to simplify college regulations. We hope to make it simpler to apply for a Federal grant or loan to pay for college. We hope to make it simpler for students to pay off their loans. We hope to instill year-round Pell grants so students can go through college more rapidly and get into the workforce. We hope to allow students to be able to apply for student aid in their junior year of high school rather than their senior year, which will permit them to shop around and make it easier to obtain the information they need. We will also take a look at accrediting, and we will try to understand better ways to accommodate the tremendous amount of innovation that is coming our way because of the Internet in terms of new ways of learning.

Mr. President, I ask unanimous consent to have printed in the RECORD a 1-page summary of the FAST Act, which was introduced by Senator BENNET and myself, along with Senators BOOKER, KING, BURR, and ISAKSON, to simplify and reform the Federal student aid process.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

#### FINANCIAL AID SIMPLIFICATION AND TRANSPARENCY (FAST) ACT

Eliminates the Free Application for Financial Student Aid, or FAFSA by reducing the 10-page form to a postcard that would ask just two questions: 1—What is your family size? And, 2—What was your household income two years ago?

Tells families early in the process what the federal government will provide them in a grant and loan by using earlier tax data and creating a simple look-up table to allow students in their junior year of high school to see how much in federal aid they are eligible for as they start to look at colleges.

Streamlines the federal grant and loan programs by combining two federal grant programs into one Pell grant program and reducing the six different federal loan programs into three: one undergraduate loan program, one graduate loan program, and one parent loan program, resulting in more access to college for more students.

Enable students to use Pell grants in a manner that works for them by restoring year-round Pell grant availability and providing flexibility so students can study at their own pace. Both provisions would enable them to complete college sooner.

Discourages over-borrowing by limiting the amount a student is able to borrow based on enrollment. For example, a part-time student would be able to take out a part time loan only.

Simplifies repayment options by streamlining complicated repayment programs and creating two simple plans, an income based plan and a 10-year repayment plan.

Mr. ALEXANDER. I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. PERDUE). The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Ms. STABENOW. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### HIGHWAY TRUST FUND

Ms. STABENOW. Mr. President, in the middle of the last century, our Michigan automakers were selling thousands of cars and trucks to an outstanding and expanding American middle class. We are proud to build those automobiles in Michigan.

Unfortunately, the roads of that day were too narrow, and it took drivers and truckers much too long to get to their destinations. Our Nation's leaders recognized that these delays were hurting our workers' productivity and stifling the American economy.

In October of 1964, President Dwight D. Eisenhower made a trip to Detroit and speaking in Cadillac Square he declared: "We are pushing ahead with a great road program that will take this Nation out of its antiquated shackles of secondary roads and give us the types of highways we need for this great mass of automobiles."

Of course, this vision gave rise to the interstate highway system which ignited the American economy, and by the late 1950s, our new interstate highways were responsible for 31 percent of the annual increase in the American economy. That is quite amazing, when we think about that. Our highways were the envy of the world, which is why other nations that aspire to be like us, now as economic superpowers, are investing in their infrastructure—from China to Brazil and everywhere in between—in roads and bridges and airports and seaports and all of the other infrastructure they know supports a robust, growing economy.

President Eisenhower, the architect of our interstate highway system was, of course, a Republican. So it is ironic that 60 years later my Republican colleagues are the ones blocking us from building on President Eisenhower's legacy for growing the economy by investing in long-term infrastructure—not 60 days, not 30 days, not 6 months, but long-term infrastructure investment.

Over the last 6 years, Congress has passed short-term extensions over and over again, repeatedly patching over the shortfall in the highway trust fund. Today, we are actually at a point where we are 57 days away from the highway trust fund actually going empty—shutting down—57 days before the highway trust fund is empty.

This is no way to invest in our country and jobs and the roads and bridges and other infrastructure we need to support a thriving economy. It makes it hard for States and for local transportation agencies to plan. The uncertainty drives up costs, as we all know.